

Northern Rock Intermediary Exclusive Product Range
With effect from Tuesday 15 November 2011

Everyday Purchase

Product	Rate	LTV	Overall Cost for Comparison	Product Fee	Early Repayment Charge	End Date	Notes
5 year Fixed	3.59%	70%	4.50%	£995	5% of outstanding secured loan balance on full redemption during incentive period	01-Jan-17	Limited flexibility. £99 non-refundable Application fee due.

Everyday Purchase - Fee Saver Option

3 year Fixed	3.29%	70%	4.50%	N/A	3.5% of outstanding secured loan balance on full redemption during incentive period	01-Jan-15	Limited flexibility. £99 non-refundable Application fee due.
5 year Fixed	3.79%	70%	4.50%	N/A	5% of outstanding secured loan balance on full redemption during incentive period	01-Jan-17	Limited flexibility. £99 non-refundable Application fee due.
5 year Fixed	3.85%	75%	4.50%	N/A	5% of outstanding secured loan balance on full redemption during incentive period	01-Jan-17	Limited flexibility. £99 non-refundable Application fee due.

Everyday Remortgage

Product	Rate	LTV	Overall Cost for Comparison	Product Fee	Early Repayment Charge	End Date	Notes
5 year Fixed	3.59%	70%	4.40%	£995	5% of outstanding secured loan balance on full redemption during incentive period	01-Jan-17	Limited flexibility. £99 non-refundable Application fee due.

Everyday Remortgage - Fee Saver Option

3 year Fixed	3.29%	70%	4.50%	N/A	3.5% of outstanding secured loan balance on full redemption during incentive period	01-Jan-15	Limited flexibility. £99 non-refundable Application fee due.
5 year Fixed	3.79%	70%	4.40%	N/A	5% of outstanding secured loan balance on full redemption during incentive period	01-Jan-17	Limited flexibility. £99 non-refundable Application fee due.
5 year Fixed	3.85%	75%	4.50%	N/A	5% of outstanding secured loan balance on full redemption during incentive period	01-Jan-17	Limited flexibility. £99 non-refundable Application fee due.

Everyday Remortgage - Fee Saver Option with Cashback

2 year Fixed	3.19%	75%	4.50%	N/A	2.5% of outstanding secured loan balance on full redemption during incentive period	01-Jan-14	£500 CASHBACK. Limited flexibility Application fee waived Free basic Valuation Legal fees to be met by the customer
2 year Fixed	4.19%	85%	4.70%	N/A	2.5% of outstanding secured loan balance on full redemption during incentive period	01-Jan-14	£500 CASHBACK. Limited flexibility Application fee waived Free basic Valuation Legal fees to be met by the customer

BTL Purchase

2 year Fixed	3.65%	70%	4.90%	£2,495	2.5% of outstanding secured loan balance on full redemption during incentive period	01-Jan-14	£500 CASHBACK Limited flexibility. £99 non-refundable Application fee due.
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BTL Remortgage

2 year Fixed	3.65%	70%	4.90%	£2,495	2.5% of outstanding secured loan balance on full redemption during incentive period	01-Jan-14	£500 CASHBACK Limited flexibility. £99 non-refundable Application fee due.
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Northern Rock Intermediary Exclusive Product Range - Notes

- Product fees (where applicable) can be added to the loan on completion.
- Daily interest.
- Incentive of free basic valuation and free standard legal fees for residential remortgage cases (please note remortgage products offering cashback do not offer Free Legals)
- Application fee of £99 payable for residential purchase and remortgage cases & all BTL cases (please note application fee is waived on remortgage products offering cashback)
- Everyday products allow 10% overpayments each calendar year and payment holiday options, subject to our prior consent.
- Early Repayment Charge for Everyday products applies to the outstanding secured loan balance at the time of redemption. Any overpayments in excess of the annual allowance will also be subject to the Early Repayment Charge.
- Flexible Tracker customers have access to fully flexible features - subject to Northern Rock's prior agreement.
- Early Repayment Charge for Flexible products applies to the original secured loan balance, payable on full redemption only.
- Following the incentive rate period, all above products will revert to Northern Rock's Standard Variable Rate (currently 4.79%) for the life of the loan.
- These products will be available to all intermediaries registered with a Northern Rock National Account

All Northern Rock Tracker products track the Bank of England Base Rate, currently 0.50%.

The products outlined in this bulletin are not available to existing Northern Rock customers who wish to change their existing mortgage deal without moving home.

For a Decision in Principle on any Northern Rock product, including BTL, please use our online system 'NRO' or go online via our website at www.northernrock.co.uk/intermediaries. Alternatively call your dedicated Processing Team. For BTL decisions please call 0845 602 8323. Lines are open Monday to Friday 8.30am to 6pm excluding Bank Holidays. Calls are charged at your service providers prevailing rate and may be monitored and recorded.

This description of Northern Rock's mortgage products is directed at professional intermediaries who are authorised or exempt by the Financial Services Authority. This is not a financial promotion and should not be displayed or used as such. People who do not have professional experience of mortgage products should not rely on this guide. Early Repayment Charges will apply to the products outlined above.

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